

Notice of Allowability	Application No.	Applicant(s)
	09/965,667	THOMPSON, MARK
	Examiner JAGDISH PATEL	Art Unit 3624

-- *The MAILING DATE of this communication appears on the cover sheet with the correspondence address--*

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTO-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. This communication is responsive to 2/6/2006.
2. The allowed claim(s) is/are 1-5, 11, 13-17, 19-21, 23 and 24.
3. Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) All b) Some* c) None of the:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) hereto or 2) to Paper No./Mail Date _____.
 - (b) including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. Notice of References Cited (PTO-892)
2. Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. Information Disclosure Statements (PTO-1449 or PTO/SB/08),
Paper No./Mail Date _____
4. Examiner's Comment Regarding Requirement for Deposit
of Biological Material
5. Notice of Informal Patent Application (PTO-152)
6. Interview Summary (PTO-413),
Paper No./Mail Date _____.
7. Examiner's Amendment/Comment
8. Examiner's Statement of Reasons for Allowance
9. Other _____.

DETAILED ACTION

1. This communication is in response to amendment filed 2/6/06.

Response to Amendment

2. Claims 1, 13 and 23 have been amended per request.
3. Claims 1-5, 11, 13-17, 19-21 and 23-24 are pending and have been allowed.

Reasons for Allowance

4. The following is an examiner's statement of reasons for allowance:

The following statements regarding the reasons for allowance applies to all pending claims indicated above.

The claimed inventions pertain to method and system for managing noncredit transactions for a sale of goods between a customer located in a first country and an Internet merchant having the goods in a second country.

The following prior art references have been deemed most relevant to the allowed claim(s):

Moreau (US PGPUB 2002/0069166 A1) teaches a system and method for facilitating buying and selling of products and services. A merchant who offers products or services to customers provides its customers an option to pay for the products and services to a collection agent selected by the customer. The collection agent receives the payments from the customers, and forwards them to the facilitator. The facilitator serving the merchant enlists a number of collection agents wherein any one collection agent may receive payment from the customer for the product or service on behalf of the merchant. Moreau fails to disclose determining a shipment of the goods from a country of the merchant (or goods) to the country of the customer as a part of an aggregate shipment.

Lai (US PGPUB 2001/0037290) teaches a method and system for enabling a secure transaction using the Internet using a Personal Identification Number (PIN) for business transactions wherein the customer does not directly reveal financial or home address information during the transaction. Instead, an escrow agent supplies delivery instructions to the merchant. The escrow agent then collects payment from the customer and places the payment in an escrow account. Shipping information is not provided to the merchant until the payment is in escrow. Payment is only made to the merchant after the merchant confirms the goods have been shipped. Lai fails to disclose determining a shipment of the goods from a country of the merchant (or goods) to the country of the customer as a part of an aggregate shipment.

Claims 1-5, 11, 13-17, 19-21 and 23-24 : Moreau and Lai references discussed above have been deemed closet prior art of record. These references fail to teach or fairly suggest a method or a system for managing noncredit transactions which contain the novel feature of a provider computer which is linked to over a communication network an input device at one of a plurality of provider offices and linked to the Internet merchant over the Internet and performs the following functions:

receives a communication from the Internet merchant relating to the noncredit transaction that includes a cost of goods,

determines a shipment of the goods from the second country (i.e. the country of origin of goods) to the first country (i.e. the country of customer's location) as a part of an aggregate shipment,

records confirmation of noncredit collection of the cost from the merchant at the one of the plurality of provider offices in accordance with the communication from the Internet merchant and

authorizes payment of the cost of goods to the Internet merchant from the provider after receipt of confirmation that the Internet merchant has initiated shipment of the goods directly to the merchant.

Note that noncredit transaction is interpreted as comprising a transaction without an exchange of credit-account information from the customer.

The claimed inventions pertain to method and system for managing a noncredit transactions for a sale of goods between a customer located in a first country and an Internet merchant having the goods in a second country.

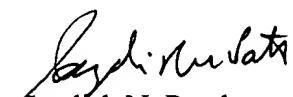
Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to JAGDISH PATEL whose telephone number is (571) 272-6748. The examiner can normally be reached on 800AM-600PM M-Th.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on (571) 272-6747. The fax phone number for the organization where this application or proceeding is assigned is 517-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



Jagdish N. Patel

(Primary Examiner, AU 3624)

4/12/06